

Connect Insurance Brokers Ltd, Connect House, Foundry Street, Hanley, Stoke-on-Trent, Staffordshire, ST1 5HE are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 310683.

Our permissions enable us to act in relation to non-investment contracts. We offer a wide range of products from our panel of insurers. For some classes of specialised insurance we may be only able to offer products from a single or limited panel of insurers. You may request a list of these.

#### **Which service will we provide you with?**

You will not receive advice or a recommendation from us. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

#### **What to do if you have a complaint.**

It is our intention to provide you with a high standard of service at all times but if you wish to register a complaint, please contact us:

- By e-mail to: [enquire@connect-insurance.co.uk](mailto:enquire@connect-insurance.co.uk)
- In writing: Compliance Officer, Connect House, Foundry Street, Hanley, Stoke On Trent, ST1 5HE
- By fax to: 01782 201924
- By phone on: 01782 280280

Once we receive notification of a complaint, Connect Insurance will conduct a thorough investigation into the circumstances of the incident. We recommend that any complaint is made in writing; this avoids any confusion as to the root of the complaint. We will acknowledge your complaint in writing and keep you informed of the progress of our investigation where possible.

Connect Insurance will send a Final Response in accordance with the eight week rule. If you are unable to settle your complaint with us, or disagree with our decision, you have the right to refer to the Financial Ombudsman Service within six months of receiving our Final Response; any complaint raised outside of these time limits will not be accepted.

The Financial Ombudsman Service can be contacted:

- By e-mail to: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- By phone on: 0800 023 4567
- Website: <http://www.financial-ombudsman.org.uk>

#### **We are covered by the Financial Services Compensation Scheme (FSCS)**

We are covered by the FSCS and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the claim circumstances. For compulsory classes of insurance, advising and arranging is covered by 100% of the claim, without upper limit. For other classes cover is 100% of the first £2000.00 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from the FSCS.

#### **Who regulates us?**

We are regulated by the FCA for arranging General Insurance.

**Looking after your Money**

Your money is held in a client account managed in accordance with the FCA statutory trust rules until it is passed to insurers or returned to you. We will retain any interest earned on this account. Some insurers have appointed us as agents for the receipt of money and where this applies they specify the banking arrangements for their money. We will only use your money to pay insurers or intermediary brokers for your insurance. As an extra safeguard, we will only take commission from an insurer after we have paid them your premium. Connect Insurance Brokers Ltd is an independent intermediary. Our condition of sale of any insurance policy, is that you agree to the terms and conditions laid out by your Insurance Company in your policy and Connect Insurance Brokers Ltd.

**Cancellation Arrangements**

Retail clients have the right to cancel their policies within 14 days of receiving it, or 14 days from the renewal date in the case of renewals. If you exercise this right then the insurer will charge you only for the cover you have had (although there may be a charge for the administration costs involved as well). Full details will be contained in the policy summary you will receive. This right is in addition to any other cancellation right you may have after this 14 day period has expired. You will need to note that our charges will be separate from the insurer charges mentioned above and if the policy is cancelled at any time, these will not be refundable.

**Your Insurance Information**

The information contained on your proposal form has been used to provide you with a quotation for insurance purposes. The information contained in your proposal form, forms the basis of your contract with the insurance company. For these reasons it is essential that the information you have provided to use either verbal, written or both is accurate. Before signing your proposal form, it is important that you understand agree and confirm that what is on the proposal form is accurate. If you are unsure ask for advice or don't sign it. Failure to give the correct information when asked and/or misrepresent material facts entitles insurers to decline claims and may lead to your policy being completely invalidated. You should seek our advice if you are in doubt as to whether any facts might be material.

You must be aware, if you decide to adjust/amend the basis on which your premium/policy was taken out after the commencement date of your policy, this might incur an additional premium, in some cases dependant in the circumstance could be considerable. Your insurer can reserve the right to decline the amended risk.

If we quote you on a new policy and you have been a previous client and there has been a break in cover with ourselves, we do not view or use your previous details, we rely on the information given to us at the time of quoting. In the event of any claim against your policy, or compliance with the Road Traffic Act (in case of vehicle insurance), if the information contained in the proposal form is found to be incorrect, or material facts have not been declared, this may affect the validity of your insurance policy and this means you will not be insured for your claim and you will be treated as uninsured.

Insurers pass on and receive information from various databases and the Motor Insurance Anti-Fraud & Theft Register, run by the Association of British Insurers (ABI). The aim is to check information provided and also to check fraudulent claims. The register may be checked to confirm your details.

We collect relevant personal information in order that we can provide you with the product or services requested. We may pass your personal information to other companies for processing on our behalf and / or successors in law. Entering into these terms of business signifies your consent to the processing of your data by us. We may also from time to time advise you of new insurance products, allied products and services. It is company policy not to discuss your insurance policy detail with any third party unless we receive your written authority in advance.

**Change of Circumstance**

If any of the information you supplied to us on your proposal form changes it is important to advise us (address, removal of named drivers, convictions) etc. The change may affect your insurance cover; we also calculate your renewal premium on the last information you gave us last. Please tell us in writing, the person advising may not be authorised to do so.

**Policy / Renewals/ Cover Notes / Other Documents**

It is important whenever you receive documents that you check the detail. Vehicle, Drivers, policy excess (what you are liable for in the event of a claim) etc. Incorrect information could affect the validity of your policy, what you are covered for and / or compliance with the Road Traffic Act. We will do our utmost to advise you of an expiry date on your policy (excluding Travel) by post. You may not receive our advice of your renewal through circumstances beyond our control (lost by the postal service) It is important you keep a record of your policy renewal dates.

If you have been allowed No Claims Bonus pending production from your previous insurer, it is important to provide us with this document within 7 days. We are obliged to amend your premium in line with insurer's scales, or in some cases we may have to cancel your policy if this document is not received, or does not confirm your verbal advice. Your insurance cover may be restricted until acceptable proof of a condition on your insurance has been met. An example of this condition is to exclude theft cover on a vehicle until the required security has been fitted (or acceptable proof is supplied to us that it is fitted). This condition can also apply to commercial insurance where the insurer can apply a condition restricting full cover until a condition is met. It must not be assumed that full cover is in force until it is confirmed in writing.

We reserve the right to retain certificates at this office until all payments due under the policy have been made and Cheques cleared through our bank account. By accepting this agreement you agree that delivery of any certificate of insurance to Connect Insurance Brokers Ltd shall constitute delivery to yourselves in accordance with statute law. We will retain all continuation cover notes on your file at our office, they can be obtained at any time by calling in the office or by requesting it to be posted to you, unless you request otherwise. We carry out this procedure as a precaution until your policy arrives because we cannot backdate a cover note if the original is mislaid or lost. It is your responsibility to advise us if you require a cover note faxing to a licensing or any other authority.

**Ways to pay your Premium**

You are responsible for paying your premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of your policy being cancelled due to non-payment. We can accept cash, cheque, debit or credit card and bank transfer. We can also offer instalments and direct debit (please ask for details) subject to providers acceptance. If you pay your renewal premium before your renewal date and have to claim against your policy prior to your renewal date, your prepaid renewal premium could be affected. It is possible that you could owe your insurer an additional premium because your renewal premium would have to be re-assessed.

**Direct Debit Mandates (Third party loan to pay your Insurance Premium)**

It is important that you maintain your Direct Debit payment at all times. If you have a problem meeting your payments you must inform the relevant company of the situation, this could be an independent finance company or your insurers own scheme. We do not have access to your bank account or personal details concerning your financial position, it is important you discuss any problems with your direct debit company. The agreement for your Direct Debit payments in most cases is a separate agreement/contract to your Insurance policy. All Direct Debit offers are subject to acceptance by the credit provider. We may be unable to provide credit to clients with a bad credit history.

Your Direct Debit agreement is with the third party credit provider, and not Connect Insurance Brokers Ltd. Most Direct Debit schemes carry interest charges. You will receive from the relevant company an agreement outlining the terms, conditions and interest rates you have agreed to, included will be important telephone numbers in case you have to contact the company if you have a problem or a query. In all cases of bad debts we will pursue payment through the courts or via our debt-collecting agency. We only offer credit terms on the understanding that we reserve the right to cancel your policy in the event of non-payment of agreed premiums.

## Claims

If you have the misfortune to claim against your policy, most insurance companies have claims Helpline the details are in your policy handbook. If you are not sure if you are covered for a specific incident, please refer to the insurer's helpline or your policy book. It speeds up dealing with your claim if you ring them first (have your policy number ready to give them). In the event of vehicle insurance you may have to claim through your uninsured loss recovery policy dependent on your circumstance, please ring for advice. Connect Insurance Brokers Ltd does not offer a claims handling service. We cannot influence the outcome of a claim. Our service is limited to providing a 'Post Box' service (information and documents may be passed to ourselves for forwarding to other parties). Your insurer will always make the final decision on a claim.

If you have a Road Traffic Accident you must notify your insurer or ourselves immediately giving all relevant information. You should not admit liability nor agree any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your insurer. You must not cancel your direct debit or other payments methods following a claim, the balance of your premium is still owed to your finance / insurance company. Cancellation of payments could jeopardise your claim.

## Our Charges

All brokerage charges are in addition to any charges the insurer may levy. You will have been given a leaflet called 'Our Charges' when you took out /renewed your policy, alternatively a letter that details the same information. This leaflet/letter identifies charges that we may make before or after the start date of your Policy. If you have lost or mislaid this leaflet/letter, we would be pleased to send you a copy free of charge. Under certain circumstances we may make a policy charge. This will be identified to you at the time of inception. This charge is not refundable if the policy is cancelled.

We will make an administration charge to supply a green card as necessary. Certain other charges or Taxes sometimes apply to insurance contracts and are outside our control and are not payable through us – for example capital gains tax. If such charges apply they will be your responsibility. The insurance premium that you are charged is decided by your underwriter. Connect Insurance Brokers Ltd may also charge you the following fees for arranging and handling brokered products. These fees are non-refundable:

<b>New Business Arrangement/Renewal Arrangement Fee:</b>	Up to 40% of your Insurance Premium
<b>Finance/Direct Debit Arrangement Fee:</b>	£20.00
<b>Rejected Direct Debit:</b>	£5.00
<b>Credit Card handling fee (per transaction):</b>	2% (3% for American Express/Diners)
<b>Dishonoured Cheques:</b>	£15.00
<b>Additional Covernote:</b>	£5.00
<b>Duplicate Document Fee:</b>	£10.00
<b>Adjustment/Policy Alteration Fee:</b>	£35.00
<b>Cancellation Charges:</b>	10% of the Return Premium from your underwriter (minimum £40.00)

**Cancellation of a Policy**

If for any reason you have to cancel a policy, we must have this instruction in writing signed by the policyholder. Cancellation will only take effect from the date the instruction is received. We cannot take verbal instructions; the person cancelling your policy may not have your authority to do so.

Please be aware after cancellation you may owe money against that policy. **Short-term cancellation charges can be very expensive.** If you decide to cancel your policy other than that you no longer require insurance, please check cancellation charges. If for any reason you are due a refund from Insurers, we can only pass this refund on to you, when it is received on our account from Insurers. We are reluctant to commit ourselves to a refund figure until it is actually received from Insurers, the amount can vary due to circumstances outside our control. Your insurers reserve the right to calculate your refund based on their cancellation charges. We can only pass on refunds once they are received from your insurer, please allow up to eight weeks. If you have to claim against your policy insurers may not refund after cancellation, please ask for details.

**Correspondence.**

It is important when you receive correspondence concerning your insurances, it is not ignored. Please call this office as soon as you can concerning what you have received.

**We reserve the right to take further action including cancellation of your policy, in all cases of verbal and/or physical abuse to our staff.**

If you are unsure about any aspect of your insurance policy, please ask.

**Governing Law**

The laws of England & Wales cover this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts

**The company is a credit broker and not a lender. The company is able to introduce customers to several potential lenders for the purpose of providing finance for our products. Credit is subject to status. We may earn a commission from your finance agreement. Terms and conditions apply.**